

## **ABSTRACT OF THE DISCLOSURE**

Methods for avoiding or reducing reliance on the need to use a physical payment instrument in substitution for cash for wagering on gaming terminals. With the method, the player uses a secure cashless payment instrument that does not require presentation of the payment instrument through an automatic reader fitted to a gaming terminal. The cashless payment instrument features a third-party security code and a two-level limited lifetime in which one level may be reset. The method may advantageously be used in small remote gaming facilities such as in island holiday resorts, in cruise ships and on-board international flights, for example.